

How to complete your business application

01 Receive Email

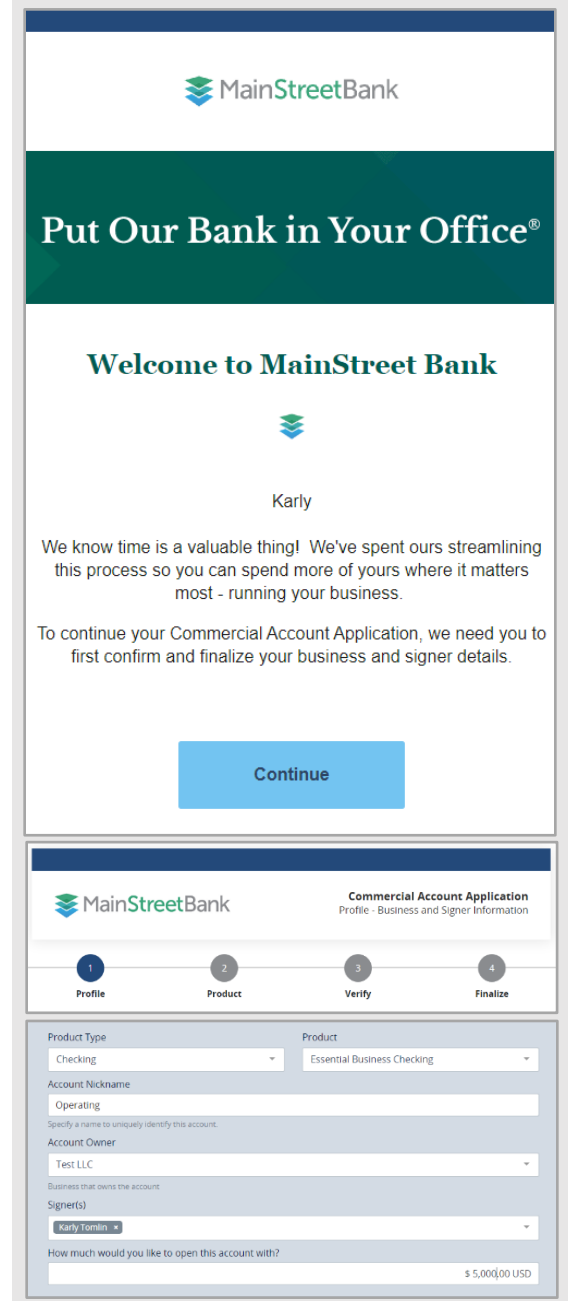
- Once your Business Banker or Relationship Manager initiates a new business account application, you will receive an email from requests@mstreetbank.com
 - **Click Continue**
 - You can also copy and paste the link below the button into your browser.
 - **Verify OTP**
 - Click the button to have a One-Time-Passcode sent to your cell phone.
 - Enter that code into the OTP field and click **Continue**.
 - **Review Your New Account Journey Map**
 - Review the steps needed to finalize your application and ensure you have your information and documentation ready.

02 Verify Your Information

- As the Primary Contact, you are responsible for verifying your Business' information and ensuring all related parties are added.
 - A related party is anyone who will sign on the account, have a debit card, have digital banking access, owns 25% or more of the business, **or** has significant responsibility or authority to control, manage, or direct the business.
 - Each additional signer will receive their own unique link to verify and complete their personal information.

03 Choose Accounts

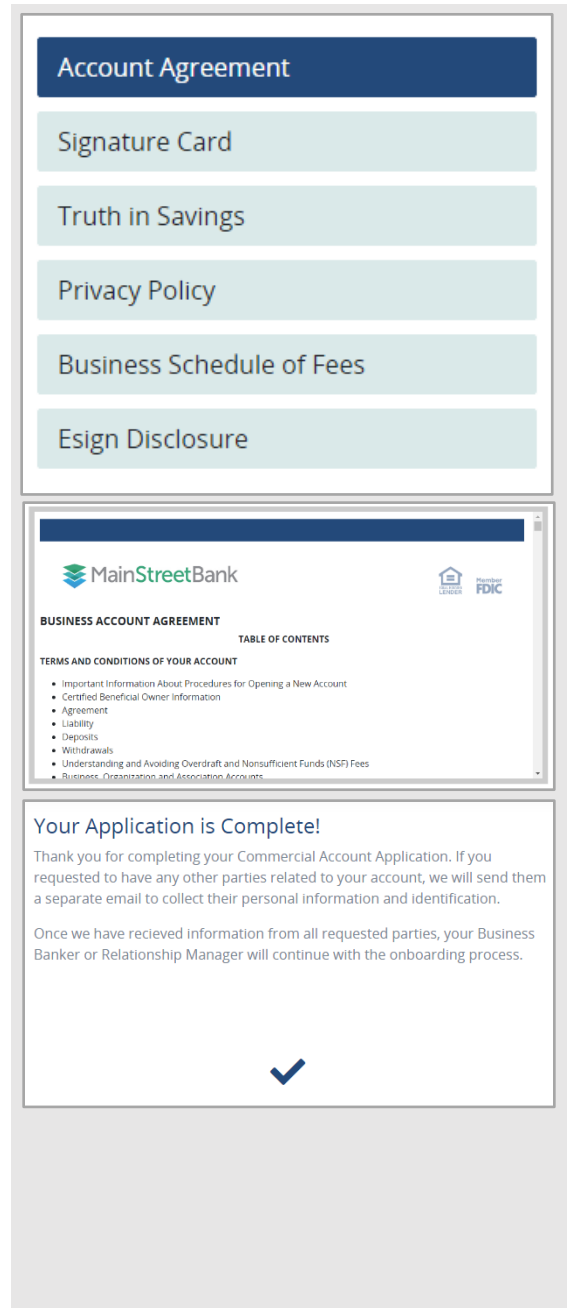
- You can add, edit, delete any products, services, or security procedures.
 - Select the account type, apply a nickname, and choose which signers should have authority to sign.
 - You may mix and match accounts, owners, and signers as necessary.



The image shows a sequence of three screenshots from the MainStreetBank business application process. The first screenshot is a welcome message titled "Put Our Bank in Your Office®" and "Welcome to MainStreet Bank". It addresses the user as "Karly" and includes a "Continue" button. The second screenshot shows a progress bar with four steps: Profile, Product, Verify, and Finalize. The "Verify" step is currently active. The third screenshot is a form for selecting account details, including "Product Type" (Checking), "Product" (Essential Business Checking), "Account Nickname" (Operating), "Account Owner" (Test LLC), "Signer(s)" (Karly Tomlin), and "How much would you like to open this account with?" (\$ 5,000.00 USD).

04 Finalize and Sign

- Owner and Signer Documents
 - **Primary Identification**
 - Select your ID type from the dropdown list and enter in the required details.
 - Upload a legible copy unless you have already provided this to your Business Banker or Relationship Manager.
 - **Business Identification**
 - Based on your business type and information, you may need to upload copies of corporate documentation unless you have already provided this to your Business Banker or Relationship Manager.
 - While it is not required, if you choose to provide us with 1 to 3 months of current bank statements, we will be able to perform a detailed analysis of your activity to help ensure we set appropriate limits for your selected services.
- Beneficial Ownership Certification
 - **Owners**
 - Select each Owner that owns 25% or more of the business, and their ownership percentage.
 - **Control Owner**
 - Select one person that has significant responsibility or authority to control, manage, or direct the business.
- Resolution of Powers
 - In most cases, no changes will be made to this section.
 - However, if you require any restrictions of power as outlined in your Operating Agreement or governing documents, you may adjust here.
- Disclosures
 - Read and accept your account disclosures.
 - You can click the disclosure on the left menu and scroll through the document in the right viewing pane.
 - Click the toggle to confirm the disclosures, sign, and click Submit.



The screenshot shows a digital interface for reviewing account agreements. On the left, a vertical menu lists the documents: Account Agreement, Signature Card, Truth in Savings, Privacy Policy, Business Schedule of Fees, and Esign Disclosure. The main viewing area displays the 'Account Agreement' document, which includes the MainStreetBank logo, Member FDIC logo, and a table of contents. The table of contents lists sections such as 'Important Information About Procedures for Opening a New Account', 'Certified Beneficial Owner Information', 'Agreement', 'Liability', 'Deposits', 'Withdrawals', 'Understanding and Avoiding Overdraft and Nonsufficient Funds (NSF) Fees', and 'Business, Disposition and Association Accounts'. Below the document preview, a confirmation message reads: 'Your Application is Complete! Thank you for completing your Commercial Account Application. If you requested to have any other parties related to your account, we will send them a separate email to collect their personal information and identification. Once we have received information from all requested parties, your Business Banker or Relationship Manager will continue with the onboarding process.' A blue checkmark icon is positioned at the bottom right of the confirmation message.

Your Application is Complete!